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Governor Signs Infertility Insurance Measure



Klarides Supported New Law Requiring Insurance Coverage For Infertility Measures

HARTFORD- Governor M. Jodi Rell signed legislation last week that requires health insurance policies to cover

medically necessary expenses incurred for the diagnosis and treatment of infertility. Representative Themis Klarides (R-Derby) co-sponsored the bill.

Under the measure, health insurance providers would be required to cover infertility treatments such as ovulation induction, intrauterine insemination, in-vitro fertilization (IVF), gamete intra-fallopian transfer (GIFT), or zygote intra-fallopian transfer (ZIFT), uterine embryo lavage, embryo transfer, and low tubal ovum transfer.

The bill defines "infertility" as the inability of a presumably healthy person to conceive or produce conception or sustain a successful pregnancy during a one-year period.

"This kind of coverage is necessary and critical," said **Representative Klarides**. "Health insurance providers ought to provide coverage for healthy individuals who have trouble conceiving children. One of the proper functions of a healthy body is the ability to reproduce. If someone is unable to do so, it is a health problem. Health insurance providers must cover the treatment for it. I am pleased that the Governor recognized the critical nature of this measure and signed the bill into law."

An insurer or HMO can issue a religious employer a health insurance policy that excludes infertility diagnosis and treatment coverage that is contrary to the religious employer's bona fide religious tenets. If a person states in writing that infertility diagnosis and treatment is contrary to his religious or moral beliefs, an insurer or HMO can issue him a policy or rider that excludes such coverage.

The new law goes into effect on October 1^{st.}